

**Lumico**

insurance made clear

# Guide to doing business for Agents

LUMICO LIFE INSURANCE COMPANY

For Agent Use Only



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## OVERVIEW

Congratulations on being appointed to sell Lumico Life Insurance Company (Lumico) products!

This guide to doing business has been created to ensure that you have the proper tools and resources needed to get started with selling Lumico. Not all materials noted in this guide can be found here. Materials such as the Underwriting Guide and state-specific consumer materials can be found in the Resources section in your Agent Portal. Please log-in to your Agent Portal to access.

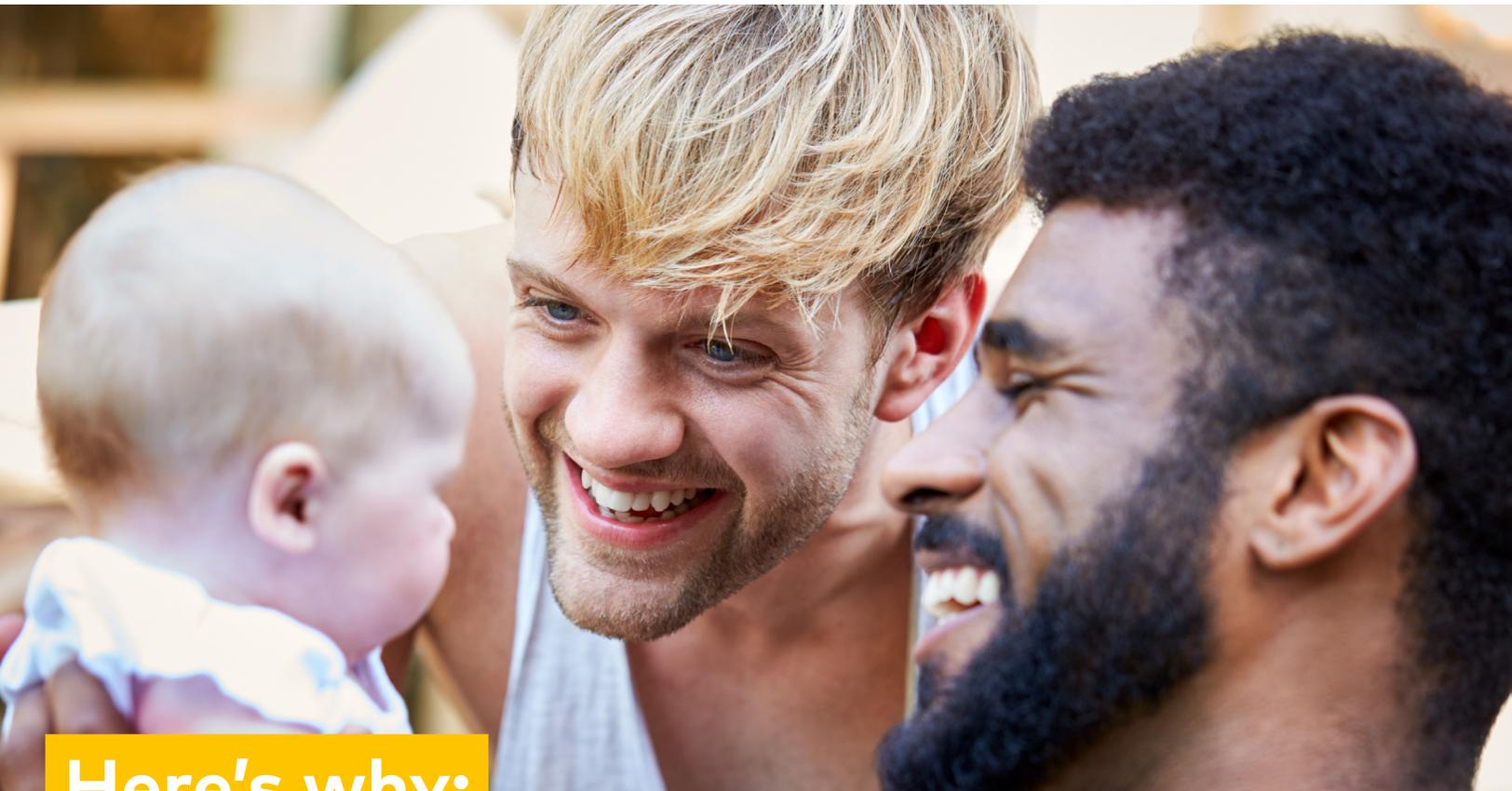
This guide has been designed as a collection of numerous marketing materials – both agent-use only and consumer facing materials.

Let's get started!

# INTRODUCTION TO LUMICO

**Lumico Life Insurance Company is here to help.** Our solutions are clear, and everything we do, is designed to create a great experience for our customers.

We recognize that buying insurance can be complicated, confusing and tough — but with Lumico, it doesn't have to be.



## Here's why:



We offer simple, clear and **affordable** life insurance.



We work to **understand your needs** to find the solution that's best for you.



We **personalize your buying experience**, so every step is seamless.



While other carriers may require lengthy underwriting decisions to process your applications, **we keep it simple.**



With just a few health questions, qualified applicants to receive instant decision and immediate coverage in about **10 minutes.**

# MORE ABOUT LUMICO

Lumico is rated "A" (Excellent) by A.M. Best<sup>1</sup>, the leading insurance rating agency. As the second highest rating that is awarded, this means that Lumico is financially stable and secure.

Lumico is also rated A+ by the Better Business Bureau (BBB)<sup>2</sup>. This shows that we're committed to providing excellent customer service, and we're operating in a way that people can trust.

With millions of dollars of life insurance coverage in force, Lumico protects thousands of satisfied customers every day. We have an impeccable 50+ years of experience insuring individuals just like you.

Lumico is proud to be part of Swiss Re, a global financial services organization and Fortune 500 company that has been protecting families since 1865.



<sup>1</sup>These ratings reflect claims paying ability but are not a guarantee of future performance, as of May 2019.

<sup>2</sup>BBB rating is current as of July 2020 and is not a guarantee of a business's reliability or performance.



**Policy  
issuance**  
within 24 hours



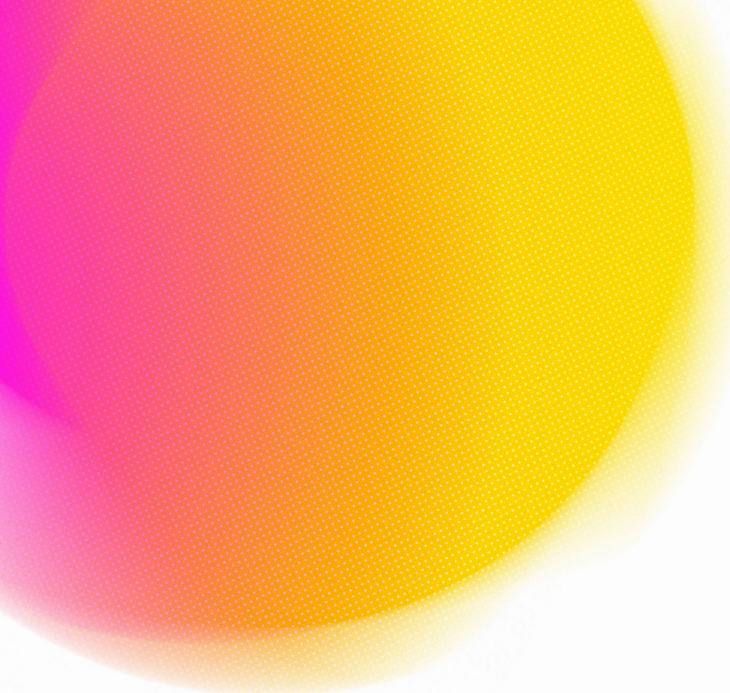
**Claims  
processing**  
in ~4 days



**First call  
resolution**  
~94% of the time

*That's  
why our  
customers  
choose  
Lumico.*





# What is Simplified Issue Term life insurance?

As the backbone of your family, what happens when you're gone? A life insurance policy can help provide your family with the money they need to help cover debt and other expenses they may encounter in your absence.

Simplified Issue Term life insurance balances convenience and affordability. With no medical exam, and just a few quick health questions to answer, it's a simple solution if you need some extra coverage for specific life events.



**FOR EXTRA  
PROTECTION**

# DID YOU KNOW?

For income replacement, most financial advisors recommend that you have **10-12 times your annual income<sup>1</sup>**.

## TOP 4 COMMON REASONS

Americans purchase life insurance<sup>1</sup>.



Income  
Replacement



Mortgage  
Payments



Wealth  
Transfer



Burial  
Expenses

## Debt is a serious financial issue for many Americans.

**\$90,460**

is the average total  
consumer debt in 2018<sup>2</sup>

**50%**

of people own life insurance  
coverage to help pay off a  
mortgage<sup>4</sup>

**8 in 10**

parents say saving for  
their child's education is  
harder than anticipated<sup>3</sup>

<sup>1</sup>policygenius.com, January 2, 2020; <sup>2</sup>experian.com, March 9, 2020; <sup>3</sup>studentloanhero.com, August 30, 2019; <sup>4</sup>LIMRA 2020 Insurance Barometer Study.



**Protect what  
matters  
most.**



At Lumico Life Insurance Company, we keep things simple and affordable. Let us help you secure your future with Lumico **Simplified Issue Term** life insurance.

**Why Lumico Simplified Issue Term life insurance?**

Life gets busy. And you might be looking for a way to make the most of your valuable time, while addressing your life insurance needs. Lumico's Simplified Issue Term balances convenience and affordability; it can help you pay for a mortgage on your home, replace lost income, protect your business and more.

**What are the benefits?**

- Simple, affordable protection
- Qualified applicants receive instant decision and immediate coverage up to \$500,000 in about ten minutes
- Competitive rates
- Selection of riders to add to or customize your coverage
- No additional charges for monthly payments and no hidden policy fees

**Product specifications**

Term lengths and issue ages	<ul style="list-style-type: none"> <li>• 10 Year Term: Ages 18-65</li> <li>• 15 Year Term: Ages 18-65</li> <li>• 20 Year Term: Ages 18-65</li> <li>• 30 Year Term: Ages 18-50</li> </ul>
Minimum face amount	\$25,000
Maximum face amount	\$500,000
Policy expiry	Age 95
Premium frequency	Annual, semi-annual, quarterly, monthly
Rider options	<p><u>Included:</u></p> <ul style="list-style-type: none"> <li>• Accelerated Death</li> </ul> <p><u>Optional:</u></p> <ul style="list-style-type: none"> <li>• Accidental Death</li> <li>• Dependent Child</li> <li>• Waiver of Premium</li> </ul>



## FAQ

### **Why Simplified Issue Term Life insurance?**

Simplified Issue Term Life insurance policies provide temporary coverage for a certain amount of years, but they're typically more affordable, which can be ideal for young families.

### **What does Simplified Issue mean?**

Simplified Issue means a simpler buying experience for you, with less health questions and no medical exam.

### **I already have life insurance through my employer. Do I need more life insurance?**

While this may provide a healthy baseline, it may not be enough to help support your family if you were gone. If you change jobs, these policies may not go with you, which means you could lose valuable life insurance protection.

### **What is the difference between Term Life and Whole Life insurance?**

Term Life insurance can provide coverage for a fixed number of years, while Whole Life insurance can provide coverage for someone's entire life. Term Life insurance policies often cover 10, 20 or 30 years, so you can still help protect your family without breaking the bank.

### **How much coverage do I need?**

According to the Life Insurance Needs Model by LIMRA<sup>1</sup>, most households need at least 5 years of income replacement in order to protect their loved ones against loss of income.

<sup>1</sup>insurance.com, December 2019

# **DOING BUSINESS WITH LUMICO**

## AGENT PORTAL

As a first-time user, you will need to register for the Agent Portal by following the steps on the Agent Registration page to create your login credentials.

There are a few options available to you in the agent portal:

- **e-Application** - Write e-applications for states the agent is licensed with Lumico.
- **Quote** - Get a quick quote, and from quote, proceed to the e-Application.
- **Status** - Review the status of completed e-Applications.
- **Search** - Search across e-Applications written by the agent, and restart incomplete applications.
- **Resource repository** - Access and review important documents and support resources.

Please reference the Agent Portal guide located in the Helpful tools and resources section of this guide for more detailed information.

## CONNECTING WITH YOUR CLIENTS

Connecting with your clients is key. We rely on you to understand your clients' needs and ensure this product fits what they are looking for.

You can give your client a quote prior to the application using:

- Quote Tool in the Agent Portal
- CSG

We have a list of resources, forms and specimen documents accessible in the Agent Portal.

The following page shows some top tips on how to build your network.

Please reference the Agent Portal guide located in the Helpful tools and resources section of this guide for more detailed information.

## START/RESUME/SUBMIT AN APPLICATION

In the Agent Portal, you have the ability to start, resume and submit an application. We strive to make the application process easy for both you and the client.

Please reference the Agent Portal located in the Helpful tools and resources section of this guide and Underwriting guide located in the Agent Portal for more detailed information.

Staying connected with your clients is the key to strengthening your relationships and building a robust network. Leverage the tips below to create business opportunities, enhance your credibility, and get noticed.

## SOCIAL MEDIA

Stay digital, stay relevant. **Actively "listen" and engage** on social channels to build meaningful client relationships.

Find ways to be more **involved in your community**. Participate in local events and social functions. Talk to everyone—network!

## COMMUNITY EVENTS

## WEBSITE

Build a **visual and dynamic website** to showcase your business. Tell your story and share your expertise!

## VIDEO

Be a **"go to" resource** for your clients. Use short videos to share knowledge and deliver key concepts. Think quick financial tips or wellness advice.

Tap in to your **existing clients' networks**; make a list of key contacts. Ask for intros and referrals.

## REFERRALS



# HELPFUL TOOLS & RESOURCES

# HELP TOOLS AND RESOURCES

## OTHER RESOURCES

There are also a number of additional helpful resources found on the Agent Portal including:

- Underwriting Guide
- e-App Guide
- Consumer Facing Material
- Specimen application and policy documents.

## ADVERTISING & BRANDING

If you would like to use any of Lumico's brand assets, please reach out to your upline or director to discuss branding and compliance requirements.

Any use of Lumico's brand assets must be reviewed and approved by the Lumico Team.

# PORTAL GUIDE OVERVIEW

The objective of this portal guide is to provide a quick overview for three portals:

- New Business Agent Portal
- Administration Portal
- Customer Portal

The intended audience for this guide are approved Distribution Partners, individual agents and office support requiring access to tools that support the sale of Lumico Life Insurance Company (Lumico) products.

Please note that not all features shown within this Guide are available to all users. If you have questions on what your access allows, please reach out directly to your upline.

## NEW BUSINESS AGENT PORTAL GUIDE

The objective of this section is to provide an overview and training on the use of all features within the New Business Agent Portal.

### REGISTERING (FIRST TIME USERS)

Upon activation by Lumico, you will receive an email:

**From:** [no\\_reply@lumico.com](mailto:no_reply@lumico.com)

**Subject:** "Lumico – eApplication Account Activation Request."

Within the email, you will see a link to "Activate Account." You must click on this link and follow the directions on-screen:

- Change your Password: upon initial Activation, a password must be set.

 *Note: Passwords must include all of the following:*

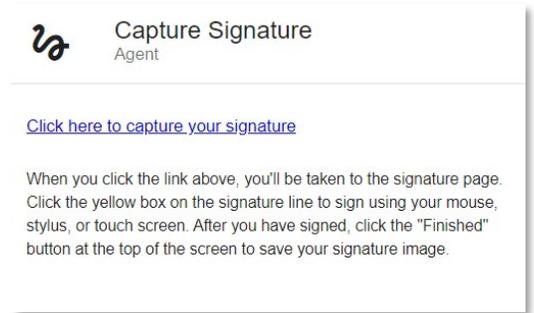
- Minimum of 8 characters
- At least 1 upper case letter
- At least 1 lower case letter
- At least 1 number



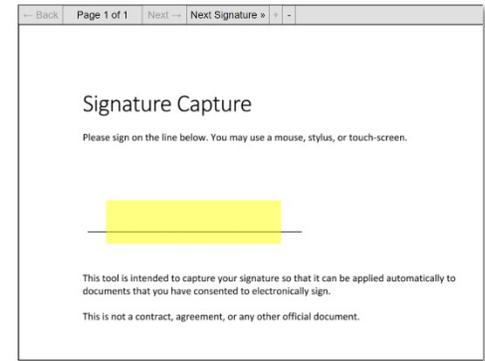
The screenshot shows a "Change Password" form. At the top, it states: "Your password must have a minimum of 8 characters, including at least one upper case letter, lower case letter, and number." Below this, there are two input fields: "New Password" and "Repeat Password". At the bottom of the form is a blue button labeled "Change Password".

- Capture Signature (only for Agent roles): As a regulatory requirement, agent signatures are affixed to each application that is written.

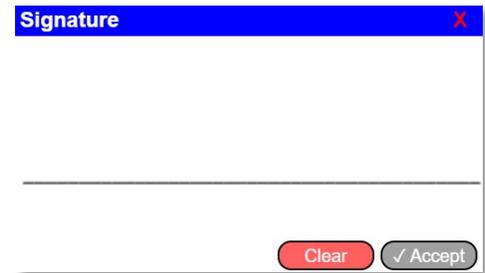
Click on the link titled Click here to capture your signature. You will be redirected to a different URL for signature capture only.



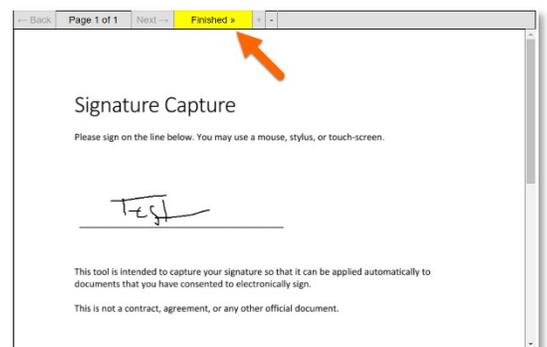
1. Click the yellow box.



2. Step 2: Use your mouse, stylus or touchscreen. and capture your signature; then click "Accept."



3. Step 3: Signature will appear on screen. You must click "Finished" at the top of the page to complete the signature capture.



You are now ready to log in! You will receive a confirmation email from [no\\_reply@lumico.com](mailto:no_reply@lumico.com) with your agent number and a link to the New Business Agent Portal.

## LOGGING IN

To login, you will need the email address used when registering and the password you previously set (as noted in Step 2).

1. Enter your full email address.
2. Enter your password.
3. Click "Sign In."

Sign In Agent

Email \* 1

Enter your password \* 2

Sign In 3 Forgot password?

## FORGOT PASSWORD?

1. Enter your full email address.
2. Click on Forgot Password.
3. Check your email for instructions on how to set up a new password.

-  **Note:** Passwords must include all of the following:
- Minimum of 8 characters
  - At least 1 upper case letter
  - At least 1 lower case letter
  - At least 1 number

Sign In Agent

Email \*  
test\_agent@lumico.com 1

Enter your password \*

Sign In Forgot password? 2

You have been sent an email containing instructions on how to reset your password.

## MULTI-FACTOR LOGIN

Multi-factor login is an extra security measure that requires an additional step to verify your identity when logging in to the portal.

1. The code can only be sent to your registered email. Please check that it is correct and click 'Continue.
2. A 6-digit code will be sent to your registered email.
3. A confirmation will appear on the Agent Portal login screen confirming where your code was sent. Once received, enter your code and check 'Remember me on this browser' before continuing.

-  **Note:** By checking 'Remember me on this browser', you won't have to go through this additional step to verify your identity for 30 days.

Verify your identity 1

We need to send you a code to verify your login. Where should we send it?

Choose one option:

Get a code emailed to:  
j\*\*\*\*\*@iptiq.com

CONTINUE

Cancel

Lumico insurance made clear 2

Please use this code to validate your login:

848592

Thank you,  
Lumico Customer Care Team

Check your email 3

We sent a code to:  
j\*\*\*\*\*@iptiq.com  
(Please don't close this tab)

Enter the 6 digit code \*  
848592

Remember me on this browser

CONTINUE

Didn't receive a code

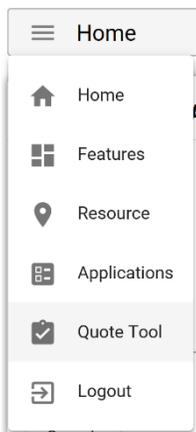
## LOGGING OUT

1. Use the navigation menu to expand on the list of services available in the portal.
2. Select "Logout" from the list of options.
3. Note: Your session will log out after 30 minutes of inactivity.

## NAVIGATION

Upon logging into the New Business Agent Portal, your initial landing page will have a section showing a life applications section. From this area, you have options to create a new application, get a quick quote or to jump to an existing application.

Next to this section is the search existing applications form. From this section, you can search for an existing applicant within the system. The final section lists the application search results. If you search for an existing application, the search results display in the bottom section.



Use the navigation menu to expand on the list of services available in the portal.

 **Note:** Not all features are available for all users. If you have questions on what your access allows, please contact your upline directly.

## ADMINISTRATION PORTAL GUIDE

This section will go over the administration portal functionality. Once a policy has been issued, an agent can see the policy details on the Administration portal. The customer will also receive access to a customer portal via email as well. This is where they can view their policy details. The customer portal guide is outlined in the next section of this portal guide.

### REGISTRATION

When you first receive access to this portal; click register here to sign up for access to the portal. To register you will need to provide your email address, agent ID and last four digits of your SSN to gain access. Your username for the portal will be your email address.

**Lumico**  
life insurance

**Login**  
Please enter your account information

**Account Information**  
User Name:   
Password:   
[Log In](#)

New User? [Register Here](#)  
[Forgot User Name](#)  
[Forgot Password](#)

**Register**  
Please enter your email address, your Agent ID and last 4 digits of your social security number

**Verify Your Identity**  
Email Address:   
Agent ID:   
Last 4 of SSN:   
[Register](#) [Cancel](#)

### HOME SCREEN

When you log into the portal you will see the home screen; it displays a table listing the amount of policies an agent has sold, and how many are in force, conditionally issued as well as pending. This table is intended to provide a high-level view of all of the business an agent has done for the last 30 days.

Welcome LASTLAST! FIRST MIDDLEMI [Help](#) [Contact Us](#) [Log Out](#)

[Home](#) [Alerts \(404\)](#) [Search](#) [Reports](#) [Commissions](#) [Forms](#) [User Settings](#)

**Business Summary**  
Agent Name: LASTLAST! FIRST MIDDLEMI (LM004)

Last 30 Days 7/7/2020-8/6/2020			Pending Not issued, still awaiting requirements in new business and or final approval			Conditionally Issued This policy has been issued but there are post-issue requirements still open, commission will not be paid on this policy until all requirements are received			In Force All requirements have been received and the policy is issued, active and in force. Commissions should be released		
Policy	Premium	Face Volume	Policy	Premium	Face Volume	Policy	Premium	Face Volume	Policy	Premium	Face Volume
WHOLE LIFE	36	\$46,105.80	\$563,000.00	0	\$0.00	\$0.00	0	\$0.00	0	\$0.00	\$0.00
Term	27	\$9,003.80	\$2,990,000.00	0	\$0.00	\$0.00	0	\$0.00	0	\$0.00	\$0.00
<b>Life subtotal</b>	<b>63</b>	<b>\$55,109.60</b>	<b>\$3,553,000.00</b>	<b>0</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>0</b>	<b>\$0.00</b>	<b>0</b>	<b>\$0.00</b>	<b>\$0.00</b>
Health subtotal	0	\$0.00	\$0.00	0	\$0.00	\$0.00	0	\$0.00	0	\$0.00	\$0.00
<b>Total</b>	<b>63</b>	<b>\$55,109.60</b>	<b>\$3,553,000.00</b>	<b>0</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>0</b>	<b>\$0.00</b>	<b>0</b>	<b>\$0.00</b>	<b>\$0.00</b>

The ribbon on the top right corner lists various functions available in the tool.

- The home screen lists the business summary of an agent.
- The alerts tab will show alerts for each applicant including any activity which has happened with an applicant's policy.
- The Search tab allows an agent to search for a specific applicant.

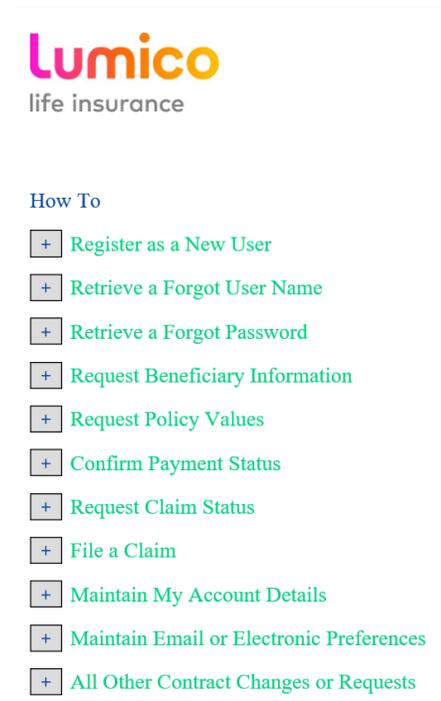
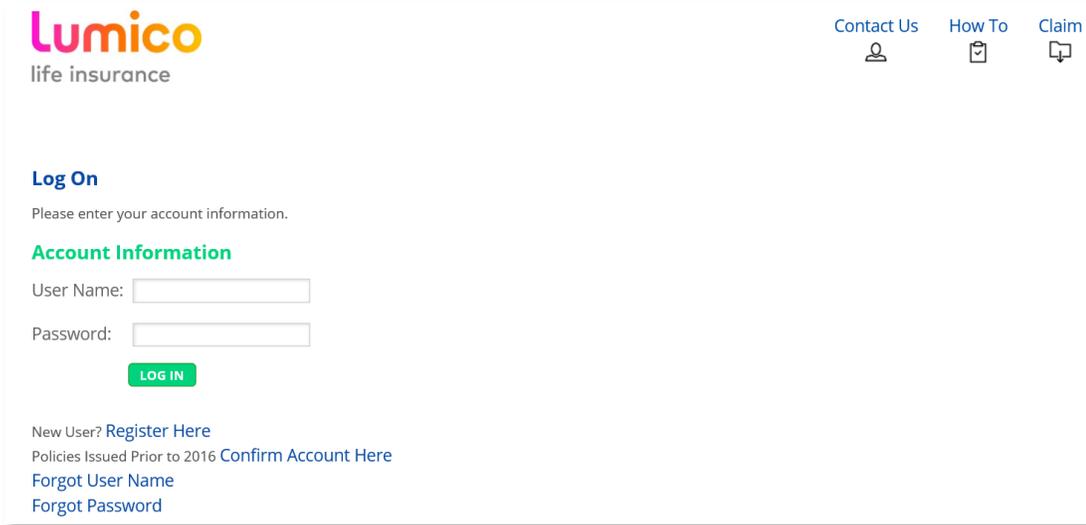
- 
- The Reports tab lists the book of business for each agent.
  - The Commissions provides monthly statements of commissions for each agent.
  - The Forms tab stores any relevant forms available.
  - The User settings lets a user control various preferences within the tool.

# CUSTOMER PORTAL GUIDE

Once a policy has been issued, a customer will receive an email with a link to visit the customer portal. The customer portal is the area where the entire policy is located. Along with the policy details, the customer portal allows the customer to modify different details with the policy, update demographic and security information, make a payment as well as add/change beneficiaries.

## LOG IN SCREEN

The log in screen presents various options for the customer. If the customer is a new user they can utilize the register here button to register for the customer portal. Similarly, if they have forgotten their username or password, they can click the hyperlinks below to retrieve them.



If they have any questions, the contact us button provides a number the customer can call to receive assistance.

Similarly, the how to button will lead to a page which lists out different directions for common troubleshooting scenarios and questions from customers.

## COVERAGE DETAILS

After logging in the customer will see the coverage details for the policy purchased. The coverage detail lists the primary insured, the amount of coverage requested along with any relevant payment information.

From this page, the customer can select the [click here](#) to make payment, to make a payment on their policy using an existing method of payment on file. Additionally, they can also click below contact information to update their email address or communication preference.

My Account	Coverage Details	Beneficiaries	Correspondence	Forms																												
Showing for Policy: GM200311 SIMPLIFIED ISSUE TERM - 15 YR <span>▼</span> <span>GO</span>																																
<h3>Coverage Details</h3> <p>Your current policy details are listed below. You may change your email address or electronic communication options using the link below.</p> <p>Please <a href="#">Contact Us</a> if you have any questions about your coverage or would like to update your contact information or dependents.</p>																																
<table border="1"> <thead> <tr> <th colspan="2">Insured</th> </tr> </thead> <tbody> <tr> <td>Primary Insured</td> <td>TEST TESTERSON</td> </tr> <tr> <td>Gender</td> <td>M</td> </tr> <tr> <td>Birth Date</td> <td>11/05/1965</td> </tr> <tr> <td>Issue Age</td> <td>52</td> </tr> </tbody> </table>		Insured		Primary Insured	TEST TESTERSON	Gender	M	Birth Date	11/05/1965	Issue Age	52	<table border="1"> <thead> <tr> <th colspan="2">Coverage Detail</th> </tr> </thead> <tbody> <tr> <td>Status</td> <td>IN FORCE</td> </tr> <tr> <td>Product</td> <td>SIMPLIFIED ISSUE TERM - 15 YR</td> </tr> <tr> <td>Issue Date</td> <td>09/24/2018</td> </tr> <tr> <td>Coverage End Date</td> <td>09/24/2061</td> </tr> <tr> <td>Coverage Amount</td> <td>\$300,000.00</td> </tr> </tbody> </table>			Coverage Detail		Status	IN FORCE	Product	SIMPLIFIED ISSUE TERM - 15 YR	Issue Date	09/24/2018	Coverage End Date	09/24/2061	Coverage Amount	\$300,000.00						
Insured																																
Primary Insured	TEST TESTERSON																															
Gender	M																															
Birth Date	11/05/1965																															
Issue Age	52																															
Coverage Detail																																
Status	IN FORCE																															
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Address 2																																
City	ADSF																															
State	FL																															
Zip	45678																															
Phone	(789) 456-1234 <a href="#">📞</a>																															
Email Address	<a href="mailto:TEST@TEST.COM">TEST@TEST.COM</a>																															
Electronic Communications	YES																															
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Premium Frequency	SEMI-ANNUAL																															
Semi-annual Premium	\$1,111.50																															
Payment Method	EFT																															

## AGENT CONTACT SHEET

We're here to help and provide support to help you accomplish your business goals. Based on your specific need, please contact the corresponding individuals.

### APPOINTMENT, REGISTRATION, UNDERWRITING AND TECHNICAL ISSUES

Please contact your upline.



#### Tip

- Review the Field Underwriting Guide for your underwriting questions.
- Check out the e-Application Guide for your technical issues

### COMMISSIONS, POLICY AND POST-ISSUE

Please contact Lumico Customer Service.



#### Tip

- Visit the Policy Admin Portal for more information Agent Commissions.



#### Note

Representatives cannot access policies for 24 hours.

### LUMICO CUSTOMER SERVICE CONTACT INFORMATION

#### Phone

1-866-440-4047

Monday – Friday, 8am to 6.30pm CT

Saturday, 8am to 12pm CT



#### Note

Please use **PIN 0920** when calling in to the Customer Service Center.

#### Email

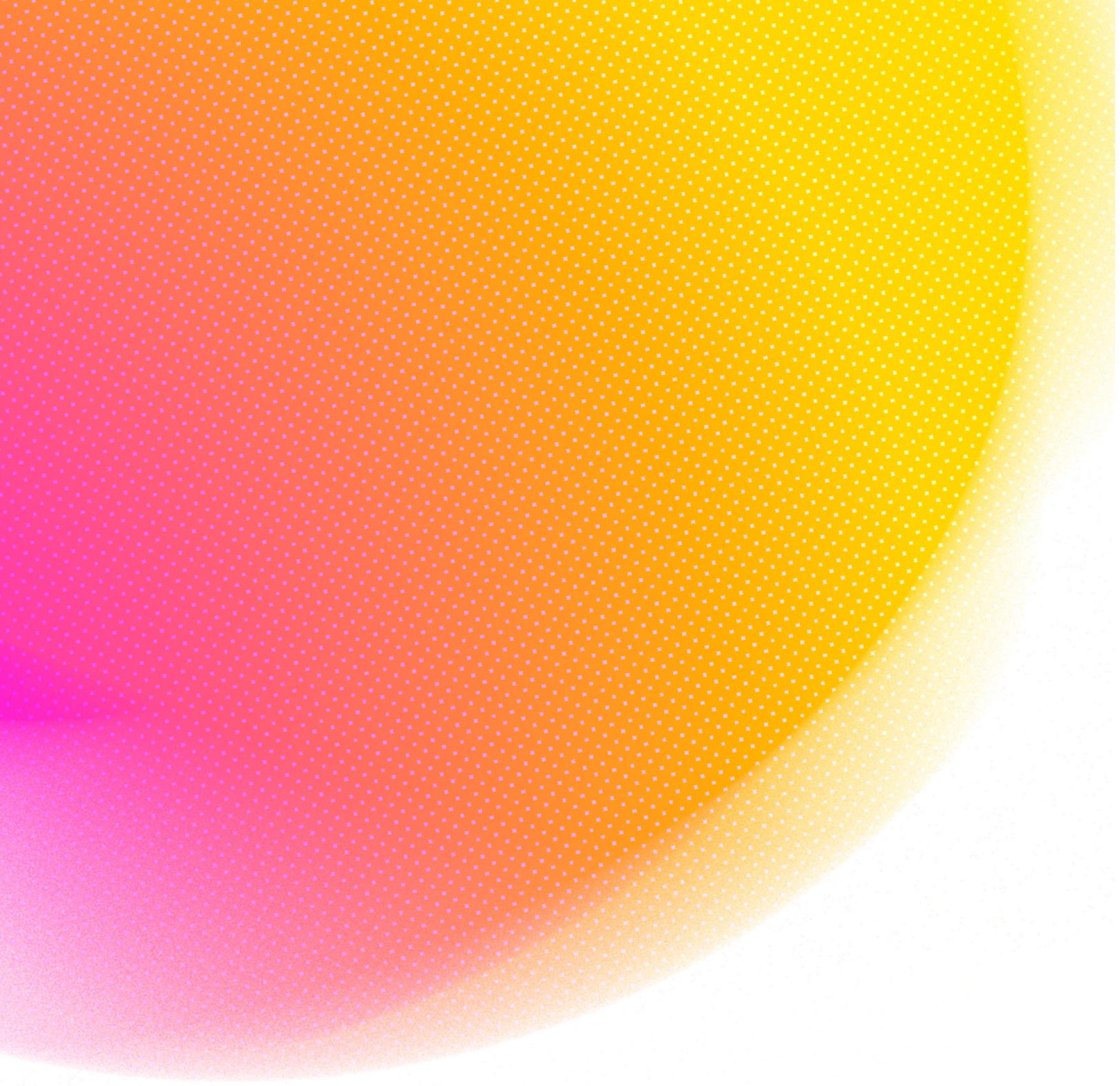
customerservice@lumico.com

#### Mail

P.O. Box 83303

Lincoln, NE

68501-3303



**Lumico**

insurance made clear